

Module 5—Filing Status

Tax Tutorial

In this tax tutorial, you will learn about [filing status](#).

The filing status determines the rate at which income is taxed.

The five filing statuses are:

- single
- married filing a joint return
- married filing a separate return
- head of household
- qualifying widow(er) with dependent child

Some taxpayers can use more than one filing status. Usually, taxpayers choose the filing status that results in the lowest tax.

next ►

Module 5—Filing Status

Single Filing Status

Taxpayers use the [single](#) filing status if, on the last day of the year, they

- were never married,
- were legally separated under a decree of divorce or separate maintenance, or
- were widowed before January 1 of that year, were not remarried and have no dependents.

 [previous](#)

[next](#) 

Module 5—Filing Status

Married Filing a Joint Return Filing Status

Taxpayers may use the [married filing a joint return](#) status if they are married and both agree to file a joint return.

This includes

- taxpayers who live together in a common-law marriage recognized by the state where the marriage began,
- taxpayers who live apart but are not legally separated, and
- taxpayers whose spouses died during the year and who have not remarried.

Both husband and wife must sign the income tax return. Special rules apply when a spouse cannot sign the tax return because of death, illness, or absence.

Both husband and wife are responsible for any tax owed.

The lowest tax rates apply to the married filing a joint return filing status.

 [previous](#)

[next](#) 

Module 5—Filing Status

Quick Check!

Select the appropriate filing status for each situation listed below by clicking on the correct answers. To assess your answers, click the *Check My Answers* button at the bottom of the page.

- 1) Andrew and Fiona were divorced on December 31.
 - A. Single **No answer given: the correct answer is A**
 - B. Married filing joint return
- 2) Eleanor and Garrett were married on December 31.
 - A. Single **No answer given: the correct answer is B**
 - B. Married filing joint return
- 3) Susan's husband died on July 12 of this year. Susan has not remarried.
 - A. Single **No answer given: the correct answer is B**
 - B. Married filing joint return
- 4) Samuel's wife died on November 25 of last year. Samuel has no children and has not remarried.
 - A. Single **No answer given: the correct answer is A**
 - B. Married filing joint return
- 5) Which filing status has lower tax rates?
 - A. Single **No answer given: the correct answer is B**
 - B. Married filing joint return

[◀ previous](#)[next ▶](#)

Module 5—Filing Status

Married Filing a Separate Return Filing Status

Married taxpayers may choose to file separately under the [married filing a separate return](#) filing status.

Each spouse prepares a separate tax return that reports his or her individual income and deductions.

Tax rates are highest for the married filing a separate return filing status.

Some taxpayers choose the married filing a separate return filing status so that one spouse will not be responsible for the other spouse's tax liability.

◀ previous

next ▶

Module 5—Filing Status

Head of Household Filing Status

Tax rates for [head of household](#) are lower than those for single taxpayers.

In general, taxpayers use head of household filing status if they

- are unmarried or considered unmarried as of the end of the year, and
- provide more than half the cost of keeping up a home for a qualified person for more than half of the year. (Dependent parents do **not** have to live with taxpayer.)

Keeping up a home includes rent, mortgage interest, taxes, insurance, repairs, utilities, paying for domestic help, and food eaten in the home.

Tax Tip: *Caution! Do research or get professional advice before claiming head of household filing status. Make sure that the taxpayer meets **all** of the qualifications. Some of the qualifications are confusing. For example, some qualified persons have to:*

- *live with the taxpayer, but others do not*
- *be the taxpayer's dependent, but others do not*
- *be a blood relative, but others do not*

Also, some married persons with dependent children who live apart from their spouses may be able to claim head of household filing status

◀ previous

next ▶

Module 5—Filing Status

Qualifying Widow(er) with Dependent Children Filing Status

Widows and widowers with one or more dependent children may be able to use the [qualifying widow\(er\) with dependent child](#) filing status.

Tax rates for qualifying widow(er) with dependent child and for married filing a joint return are the same. They are the lowest tax rates and usually result in the lowest total tax.

Taxpayers can claim the qualifying widow(er) with dependent child filing status if all of the following conditions are met:

- The spouse died within two years before the tax year in which the taxpayer is claiming this filing status.
- The surviving spouse has not remarried.
- In the year of death, the taxpayers were eligible to use the married filing a joint return filing status.
- A child (including foster child, adopted child, or step-child) qualifies as a dependent for the surviving spouse.
- The surviving spouse furnished over half the cost of keeping up a home that was the principal home of the child for the entire year.

Amounts provided by Temporary Assistance for Needy Families (TANF) are not considered support paid by the surviving spouse.

 [previous](#)

[next](#) 

Module 5—Filing Status

Filing Status After Death of Spouse	
Tax Year	Filing Status
Year of death	Married filing a joint return or Married filing a separate return
First year after death	Qualifying widow(er) with dependent child*
Second year after death	Qualifying widow(er) with dependent child*
Third and subsequent years after death	Head of household or single

*Assumes a qualified child

[< previous](#)[next >](#)

Module 5—Filing Status

Quick Check!

Answer the following multiple-choice questions about filing status by clicking on the correct answers. To assess your answers, click the *Check My Answers* button at the bottom of the page.

1) A taxpayer has dependent children. The taxpayer's spouse died last year. Prior to the death of the spouse, the taxpayer was eligible to use the married filing a joint return filing status. Which filing status will the taxpayer probably use this year?

- A. Married filing a separate return No answer given: the correct answer is D. The taxpayer will probably use the qualifying widow(er) with dependent child filing status because it has the lowest tax rates. The taxpayer is not eligible to use the married filing a separate return or the married filing a joint return filing status. The taxpayer probably qualifies for the head of household filing status but will not use it because the tax rates are higher than those for the qualifying widow (er) with dependent child filing status.
- B. Married filing a joint return
- C. Head of household
- D. Qualifying widow(er) with dependent child

2) Peter and Anne are married and live together, but they are experiencing difficulties caused by Anne's financial problems. Peter wants to be responsible for his own taxes, but he doesn't want to have anything to do with Anne's tax troubles. Which filing status should Peter and Anne use?

- A. Single No answer given: the correct answer is C. A married taxpayer who does not want to be responsible for his or her spouse's tax liability uses the married filing a separate return filing status.
- B. Married filing joint return
- C. Married filing a separate return
- D. Qualifying widow(er) with dependent child

3) Which of the following filing statuses has the lowest tax rates?

- A. Single No answer given: the correct answer is D. The lowest tax rates apply

to two filing statuses: married filing a joint return and qualifying widow(er) with dependent child.

- B. Married filing a separate return
- C. Head of household
- D. Qualifying widow(er) with dependent child

◀ previous

next ▶

Module 5—Filing Status

Lesson Summary

The five filing statuses are listed in order of lowest to highest tax rates:

- married filing a joint return
- qualifying widow(er) with dependent child

(Married filing a joint return filing status and qualifying widow(er) with dependent child filing status have the same tax rates.)

- head of household
- single
- married filing a separate return

 [previous](#)

Module 5—Glossary

Glossary

filing status —determines the rate at which income is taxed. The five filing statuses are: single, married filing a joint return, married filing a separate return, head of household, and qualifying widow(er) with dependent child.

Single filing status —if on the last day of the year, you are unmarried or legally separated from your spouse under a divorce or separate maintenance decree and you do not qualify for another filing status.

Married Filing Jointly filing status —you are married and both you and your spouse agree to file a joint return. (On a joint return, you report your combined income and deduct your combined allowable expenses.)

Married Filing Separately filing status —You must be married. This method may benefit you if you want to be responsible only for your own tax or if this method results in less tax than a joint return. If you and your spouse do not agree to file a joint return, you may have to use this filing status.

Head of Household filing status —must meet the following requirements: 1. You are unmarried or considered unmarried on the last day of the year. 2. You paid more than half the cost of keeping up a home for the year. 3. A qualifying person lived with you in the home for more than half the year (except temporary absences, such as school). However, your dependent parent does not have to live with you.

Qualifying Widow(er) filing status —If your spouse died in 2007, you can use married filing jointly as your filing status for 2007 if you otherwise qualify to use that status. The year of death is the last year for which you can file jointly with your described spouse. You may be eligible to use qualifying widow(er) with dependent child as your filing status for two years following the year of death of your spouse. For example, if your spouse died in 2006, and you have not remarried, you may be able to use this filing status for 2007 and 2008. This filing status entitles you to use joint return tax rates and the highest standard deduction amount (if you do not itemize deductions). This status does not entitle you to file a joint return.